



MISSOURI SECRETARY OF STATE  
ROBIN CARNAHAN  
WANTS YOU TO PROTECT  
YOUR HARD-EARNED MONEY



## Carnahan Urges Investors to Use Caution and Common Sense

**Be wary of unexpected phone calls,** letters, e-mails, or personal visits from strangers who offer quick-profit schemes that require an immediate investment.

**Be skeptical of any promise** that the investment is guaranteed or that you can "double your money" or expect some other high return on your investment within a short period of time.

**Turn down money requests** accompanied by high-pressure warnings such as "Tomorrow will be too late" or "Act now because there will soon be a long waiting list of others who want to take advantage of this great opportunity."

**Always demand written information** about the organization behind the investment plan and its track record. Bear in mind, though, that printed documents can easily be created, forged, or falsified.

**Be suspicious of claims** of "inside information," hot tips, and rumors that will supposedly give you a big advantage over other less knowledgeable investors.

Continued on reverse

For further information, please contact the Securities Division  
of the Office of the Missouri Secretary of State  
600 W. Main St • PO Box 1276 • Jefferson City, MO 65102  
(573) 751-4136 • 800-721-7996  
Or visit our website at [www.sos.mo.gov/securities](http://www.sos.mo.gov/securities)

**Ask for a prospectus**, offering circular, financial statement, or similar document before you consider investing. Then read the small print carefully and make sure you understand the terms thoroughly before signing any kind of commitment.

**Get an outside opinion** on the information in the prospectus from a professional such as your attorney, stockbroker, accountant, or other reliable consultant, before making a commitment.

**Check it out** with the Secretary of State's Office, Securities Division to confirm that the company or individual is properly licensed to sell securities in Missouri and determine whether there have been any complaints or violations of law. *Contact the Investor Protection Hotline at 1-800-721-7996.*

**Know who you're dealing with whenever possible.** Deal with established businesses whose reputations are known and respected in their communities.

**When in doubt – Hang up.** When in doubt, make no promises or commitments, no matter how tentative. It is far better to wait and lose an opportunity than to take the plunge and lose everything. When hounded on the phone by an aggressive promoter, do not be afraid to hang up without explanation. You don't owe the caller anything, no matter how nice the caller may seem. In fact, this kind of solicitation is an invasion of your privacy, and may be a violation of federal and state law.

## **Learn the ABCs of Investing**

**Ask questions, Beware of fraud, Call the Investor Hotline**

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